

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose Bazil
Debtor

Case No. 23-02918-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 30, 2024

User: AutoDocke
Form ID: pdf002

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

Recip ID	Recipient Name and Address
db	+ Jose Bazil, 202 Lookout Drive, Albrightsville, PA 18210-7759
cr	+ Pennsylvania Housing Finance Agency (PHFA)-HEMAP, 211 North Front Street, Harrisburg, PA 17101-1406
5586727	+ Alejandra Rivero Bazil, 702 Sterling Ridge Drive, Augusta, GA 30909-6466
5586730	+ Berkheimer Tax, 50 N 7th Street, Bangor, PA 18013-1795
5588999	+ Berkheimer, Agent for Mountain SD/Tunkhannock Twp, 50 North Seventh Street, Bangor, PA 18013-1731
5589000	+ Berkheimer, Agent for Pocono Mountain SD/Tunkhannock, 50 North Seventh Street, Bangor, PA 18013-1731
5586732	+ Dep't of Education/ Aidvantage, 1891 Metro Center Drive, Reston, VA 20190-5287
5586738	+ Nationstar DBA Mr Cooper, PO Box 199111, Dallas, TX 75235

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5586729	+ Email/Text: g20956@att.com	Jan 30 2024 18:46:00	AT&T, 1025 Lenox Park Blvd., Atlanta, GA 30319-5309
5586728	+ Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 18:55:57	American Express, PO Box 981537, El Paso, TX 79998-1537
5586731	+ Email/PDF: creditonebknofications@resurgent.com	Jan 30 2024 18:45:01	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
5586733	+ Email/Text: bnc-bluestem@quantum3group.com	Jan 30 2024 18:46:00	Fingerhut/Webbank, 6250 Ridgewood Road, St. Cloud, MN 56303-0820
5586734	Email/Text: collections@indianmountainlake.com	Jan 30 2024 18:46:00	Indian Mt. Lake Civic Assoc., Inc., 95 Highbridge Road, Albrightsville, PA 18210-7771
5586735	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2024 18:46:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5586736	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2024 18:55:50	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
5586737	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2024 18:46:00	Midland Credit Mgt., 350 Camino Del La Reina, Suite 100, San Diego, CA 92108-3007
5586739	^ MEBN	Jan 30 2024 18:40:58	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
5586740	+ Email/PDF: cbp@omf.com	Jan 30 2024 18:45:24	OneMain, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
5586742	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 18:55:59	Portfolio Recovery Associates, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
5587460	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2024 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA

			17128-0946
5586741	+ Email/Text: blegal@phfa.org	Jan 30 2024 18:46:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
5589199	+ Email/Text: blegal@phfa.org	Jan 30 2024 18:46:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
5586744	Email/Text: legalservices12@snaponcredit.com	Jan 30 2024 18:46:00	Snap On Credit LLC, 950 Technology Way Suite 301, Libertyville IL 60048
5586743	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 30 2024 18:46:00	Select Portfolio Servicing Inc, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
5586745	+ Email/Text: jaxbanko@td.com	Jan 30 2024 18:46:00	TD Bank, NA, 200 Carolina Point Parkway, Greenville, SC 29607-5766
5586746	+ Email/Text: LCI@upstart.com	Jan 30 2024 18:46:00	Upstart/Finwise, 2950 South Delaware Street, San Mateo, CA 94403-2577

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5589333	*P++	SNAP ON CREDIT, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court:, Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
J. Zac Christman	on behalf of Debtor 1 Jose Bazil zac@jzacchristman.com office@fisherchristman.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Katie Housman	on behalf of Creditor Pennsylvania Housing Finance Agency (PHFA)-HEMAP khousman@pkh.com
Michael Patrick Farrington	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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IN RE:
JOSE BAZIL,

X ORIGINAL PLAN
 AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
1 Number of Motions to Avoid Liens
1 Number of Motions to Value Collateral

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/2024	04/2025	\$ 1,100		\$ 1,100	\$ 17,600
05/2025	10/2026	\$ 1,250		\$ 1,250	\$ 22,500
11/2026	12/2028	\$ 1,350		\$ 1,350	\$ 35,100
				Total Payments:	\$ 75,200

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of \$ 29,555.40 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Alejandra Rivero Bazil	Alimony	N/A
Snap On Credit, LLC	Tools	1061
Select Portfolio Servicing	Debtor's Residence at 202 Lookout Drive, Albrightsville, Monroe County, PA	XX89
Indian Mt. Lakes Civic Assoc.	Debtor's Residence	4005

C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Select Portfolio Servicing	Debtor's Residence	\$ 29,560.96	N/A	\$ 29,560.96
Indian Mt. Lakes Civic Assoc., Inc.	Debtor's Residence	\$ 3,845.50	N/A	\$ 3,845.50

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

 None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

X Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
PAHFA	Debtor's Residence	NO VALUE	N/A	\$ 0	Objection to Claim

F. Surrender of Collateral. Check one.

X None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of **\$ 903** already paid by the Debtor, the amount of **\$ 3,597** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$ 24,077
Alejandra Rivero Bazil	\$ 7,200

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

X None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- plan confirmation.
X entry of discharge.
 closing of case:

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 3,497	
Level 3	Domestic Support Obligations	\$ 7,200	
Level 4	Priority claims, pro rata	\$ 24,077	
Level 5	Secured claims, pro rata	\$ 33,406.46	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 1,003.54	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 69,184
	Trustee Commission (Estimated at 8%)	\$ 6,016	
	Total		\$ 75,200

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature for a joint debtor as there is none.
- B. This Plan, in conjunction with an Objection to Proof of Claim and/or a Stipulation, avoids the second lien position mortgage in **202 Lookout Drive, Albrightsville, Monroe County, PA** (“the Property”), held and/or serviced by **Pennsylvania Housing Finance Agency**, its successors, predecessors and assigns, hereinafter referred to as “Lender.”
 - 1. Confirmation of this Plan shall constitute a determination that Lender has no secured claim.
 - 2. Upon entry of an Order Confirming this Plan, or Order Approving this Plan as the Confirmed Plan, as Modified, the entire balance owed to Lender shall be deemed a general unsecured claim without further Order of this Court, provided that:
 - (a) Lender’s claim, upon the filing of a valid and timely Proof of Claim, shall be allowed as a non-priority general unsecured claim and may share in any distribution to general unsecured creditors.
 - (b) The avoidance of Lender’s junior lien is contingent upon the Debtors’ completion of the Chapter 13 Plan and receipt of a Chapter 13 Discharge.
 - (c) Upon receipt of the Debtors’ Chapter 13 discharge and completion of Debtors’ Chapter 13 Plan, Lender may within a reasonable time arrange to have the second lien position mortgage marked “satisfied” with the **Monroe** County Recorder of Deeds’
 - (d) Lender shall retain its lien for the full amount due under the subject loan should the property be sold or should a refinance take place prior to the completion of the Chapter 13 Plan and entry of a Discharge.
 - (e) Lender shall retain its lien for the full amount due under the subject loan in the event of either the dismissal of the Debtor’s Chapter 13 case or the conversion of the case to another Chapter under the United States Bankruptcy Code.
 - (f) In the event that any entity, including the holder of the first lien on the Property, forecloses on its security interest and extinguishes Lender’s lien prior to the Debtor’s completion of the Chapter 13 Plan and receipt of a Chapter 13 Discharge, Lender’s lien shall attach to the surplus proceeds of the foreclosure sale for the full amount of the subject loan balance at the time of the sale.
 - (g) In the event that the property is destroyed or damaged, pursuant to the terms of the mortgage, Lender is entitled to its full rights as a loss payee with respect to the insurance proceeds and has a security interest in such proceeds up to the entire balance due on the mortgage.
 - (h) Each party shall bear their own attorneys’ fees and costs incurred in this matter.
 - 3. The Confirmation Order, the last Order Granting Motion to Modify Confirmed Plan, and Discharge Order may be filed with the Recorder of Deeds in and for **Monroe** County, Pennsylvania, which shall satisfy and avoid the mortgage held by Lender against the Property.

Dated: December 30, 2023

/s/ J. Zac Christman
J. Zac Christman, Esquire, Attorney for Debtor

/s/ Jose Bazil
JOSE BAZIL, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.